

## **Handling of Non Performing Financing in Islamic Banking Based Accounting Information (Case Study at Bank Syariah Mandiri Area Office Jember)**

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**ABSTRACT:** *This research intends to examine the quality management of the financing of sharia banking in Bank Syariah Mandiri Area Office Jember. One of the mechanisms to evaluate islamic banking finance performance is by reviewing the Non Performing Financing. The years 2015 and 2016 for the Bank Syariah Mandiri is a year of quality improvement of financing with the decline of non performing finance to be the main focus. The data were gathered through in-depth interviews with the Bank Syariah Mandiri Area Jember employees, while the secondary of data is monthly performance reports in the year of 2016. The results of this study are expected to investigate key factors or key actors in the handling of the non performing finance and the quality of financing. The findings indicate that the function of accounting in this case is to present accurate data and figures related to financing information. Data such data of total financing outstanding, outstanding financing problems, reserves receivables and corporate profits as well as the contribution margin. Accounting information will be used in decision making related to write off, restructuring, and repayment with the discount margin.*

**KEY WORD:** *Sharia Banking, Financing, Non-performing Financing, Collectibility, Performance*

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### **I. INTRODUCTION AND LITERATURE REVIEW**

Global competition and competitive banking industry in Indonesia force banking institutions must perform and tough in order to survive in that environment. Islamic Bank as one of the newcomers in the banking sector in Indonesia should be able to put themselves and adapt to the environment. One way to be successful and to survive in an industry is to provide the best capability and performance in the field. Good performance is the performance in accordance with the company's plans and objectives, in addition to the performance must also be measurable in order to be evaluated for future improvement.

Bank Syariah Mandiri, or popularly known as BSM is an Islamic bank established after economic crisis that plagued the nation of Indonesia, this Islamic bank was founded on 1 November in 1999. Bank Syariah Mandiri was Islamic bank with a number of assets and the largest market share in Indonesia. BSM has 773 Branch offices in all provinces in Indonesia with the number of 182.156 ATM network ATM (BSM ATM, ATM Mandiri, including ATM Mandiri ATM Bersama and ATM BSM, ATM Prima and MEPS) and the number of employees 16. 648 people (As of September 2016). (source data from <http://www.syariahamandiri.co.id>)

As the market leader of Islamic banking in Indonesia, Bank Syariah Mandiri to be able to compete with other Islamic banks and other conventional banks. This competition occurs in the process of raising funds and financing disbursement. In the process of accumulating funds often in the field there are various obstacles, among others, competition among banking institutions, interest rate / profit sharing. Another important problem, and a constraint is the low public awareness of Islamic banks. It can be seen that the market share of Islamic banks in the national banking system approximately only 5% of the total banking in Indonesia. Therefore we'll discuss in this article the process of implementation and any obstacles that hinder per plant of Islamic banking, especially in terms of performance and quality of financing. In this paper we try to take the Bank Syariah Mandiri Area Jember Office as research objects.

As with other financial entities, the need for an audit, especially internal audit plays a very important in the world of Islamic banking. The role of internal audit itself underwent a paradigm shift in which the role and duties of internal auditors in the past only as a control over the operational activities of the company, but now the role of internal audit is further enhanced. They are not only as examiners but further internal auditors should collaborate with all parts of the company so that all functions and operational activities of the company can run in accordance with the procedures and operating standards applicable in the company. Internal audits should be

able to ensure that the operations of the company run well and free of violations or fraud that could harm the company. Internal auditors in this case have a primary function in preventing fraud and errors as well as fraud in the company's operations. In this paper we emphasize the need for the audit to be associated with Islamic banking operations as well as adherence to the principles and the Islamic Shari'a.

Some related research which examined the Financing Problems and Their Effect Total Financing to Profitability in Sharia Banking [1]. The results showed that the influence of problem financing (NPF) and total financing (FDR) together have a significant effect on profitability (ROA). Analysis examines Handling Troubled By Akad Murabahah Financing Bank Syariah Mandiri In KC Purwokerto [2]. The conclusion of this study showed in handling the financing problems, Bank Syariah Mandiri KC Purwokerto have some stage of completion of financing problems particularly on consumer financing /murabaha, such as: do billing (for customer categories DPK), the redemption of the collateral and the final step treatment is to auction execution either through the court office or without court case.

#### **a. Definition of Financing**

Based of Undang-Undang Republik Indonesia [3], stated that the financing of the provision of funds in the form of transaction for the results in the form of profit and Musharaka, lease transactions in the form of Ijarah or lease purchase in the form of Ijarah muntahiya bittamlik, sale and purchase transactions in the form of receivables murabaha, salam, and istisnaa, transaction lending and borrowing in the form of receivables qardh, as well as renting transaction services in the form of ijarah, based on agreements between the Bank Sharia or Sharia and other parties who require the financed or provided with facilities to return the funds after a certain period in return for a ujah, without reward, or profit sharing.

Antonio [4] an expert on Islamic banking, explained that financing is one of the bank's main task for the provision of funding facilities to meet the needs of those who are deficit units. Financing can also be interpreted as funds provided by a party to other parties to support planned investments. In contrast to the definition of credit that requires the debtor to repay the loan by giving interest to the Bank, in the financing based on sharia principles, the loan repayment is done by profit sharing based on the agreement between the Bank and the debtor. Financing in the banking business serves to improve the use of money, increased efficiency of goods, as well as money circulation in the community.

By nature of its use, financing can be divided into two, namely productive financing and consumer financing. Financing productive financing is intended to meet the production needs in a broad sense, that is a good business venture to increase production, trade, and investment. While consumer financing is a financing that is used to meet the consumption needs that will be used up to meet the needs of the general individual.

In general, financing products in sharia banks consist of:

##### **1. Financing By Principles of Sale and Purchase (Bai ')**

Financing transactions with the principle of trading is divided into financing murabaha, salam financing, and financing istisnaa. Murabaha financing the purchase contract goods to declare the acquisition cost and profit (margin) which has been agreed upon by the seller and the buyer. Characteristics murabaha is the seller must inform the buyer of the purchase price of the goods and stating the amount added benefits of these costs. While financing agreement regards the sale of goods by way of reservation and payment of the price in advance with certain conditions. Financing istisnaa a sale and purchase agreement in the form of ordering the manufacture of certain goods and the criteria and requirements agreed between the buyer (buyer, mustashni ') and the seller (the manufacturer, shani'). In selling istisnaa, the goods are delivered behind, even though the money is paid in installments.

##### **2. Financing By Lease Principle (Ijarah)**

Ijara financing is a contract transfer of rights to (benefit) on an item within a certain time the lease payments (ujrah), without being followed by the transfer of ownership of the goods themselves.

##### **3. Financing With Profit Sharing (Syirkah)**

Financing transactions with the principle of sharing is divided into Musharaka financing and mudharabah financing. Musharaka financing is financing based on the principles of cooperation between two or more parties to a specific business, in which each party contributes funds provided that the profits and risks will be shared in accordance with the agreement. Musharaka financing is an agreement where the owners of the fund mix their funds on a specific business, with profit sharing among the owners of the funds based on the ratio that have been agreed. While mudharabah is a business contract between two parties where the first party (shahibul maal) provides the entire capital, while the second (mudharib) acts as the manager, and business profits divided between them according to the agreement contained in the contract. That is, mudharabah an agreement between

investor funds and fund managers to conduct certain business activities, with profit sharing between the two parties based on a ratio agreed in advance.

#### 4. Financing With Service Principles

Financing with the principle of services consisting of financing qardh, wakalah, kafalah, and Rahn. Qardh the provision of funds or claims between the bank and the borrower that requires the borrower to make payments at once or in installments within a specified period. Qardh financing is often referred to bailout. Qardh financing is provided without any additional refund except to the extent the cost of administrative costs.

Wakalah is means submission, delegation, or mandate. That is, the delegation of power by someone to others in terms of the represented. Wakalah in banking applications occurs when the customer gives his / her bank power to represent himself / herself to perform certain service work, such as Letter of credit, collection, and money transfer.

Kafalah is a guarantee given by the insurer (kafil) to third parties to fulfill obligations of both parties or covered. While Rahn is holding one of the borrower's property as collateral for a loan received. The hold goods have economic value. Thus the arresting party obtains a guarantee to be able to take back all or part of its receivables.

### **b. The Function of Financing**

Financing has several functions which is very diverse, because the existence of Islamic banks that run the financing based on sharia principles not only to seek profit and enliven the banking business in Indonesia, but also to create a safe business environment, including:

1. Provide financing with Islamic principles that apply a sharing system that does not burden the debtor.
2. Helping poor people who are untouched by conventional banks for not being able to meet the requirements set by conventional banks.
3. Help the weak economic community that is always played by loan sharks to help with funding for the work done.

#### 4. Funding Problems

In the practice of financing, not all debtors repay the loan on time, so that the bank as a creditor must conduct a quality assessment of financing. The quality of financing a yardstick to assess the likelihood of receipt of returned funds channeled as financing based on certain criteria.

Non-performing financing is a channeling of funds conducted by a financing institution such as a sharia bank which in the implementation of financing payments by the customer happens things such as non-financing, financing that the debtor does not meet the promised requirements, and the financing does not keep the installment schedule. So these things have a negative impact for both parties (the debtor and the creditor).

Non-performing financing is one of the risks in a financing process. Karim [4] explains that the financing risk is the risk caused by the counterparty to meet its obligations. In the Islamic banks, financing risks include risks related to the product and risks associated with financing corporate.

In Indonesia, the quality of financing rated in a few collections leve are: current, special mention, substandard, doubtful, or loss. Therefore, the quality of financing conducted by the bank should be performed to assess the ability to pay customers in loans made. The quality of customer financing is classified into five, namely:

1. Collectibility 1 = Financing Current Payment of principal installment / or interest on time.
2. Collectibility 2 = Special Attention Funding. There are arrears of principal and / or margin that has not exceeded 90 days. (1 to 90 days)
3. Collectibility 3 = Financing Less Current. There are arrears of principal and / or margin has exceeded 90 days. (91 sd 120 days)
4. Collectibility 4 = Doubtful Financing. There are arrears of principal and / or margins that have exceeded 180 days. (121 to 180 days)
5. Collectibility 5 = Financing Loss

There are arrears of principal and / or margins that have exceeded 180 days.

**Source: [www.infotentangbank.com](http://www.infotentangbank.com)**

The objective of credit quality classification for banks is to calculate potential loss reserves that will affect the bank portfolio and one of the indicators of bank soundness assessment conducted by Bank Indonesia and the Financial Service Authority (OJK).

Being right on the classification of the credit quality objectives for the debtor is to provide education to customers to pay the installments on time in order to remain on kolektibilitas 1 (current). If the debtor pays the credit installment is not on time (located on the collectivity 2,3,4 and 5), the consequence if it wants to resend the loan to any bank, the debtor will be rejected / very difficult to get the loan back, because the collector's

collectibility is recorded on the System information Debtor (SID) Bank Indonesia or BI Checking commonly referred to, where SID can be accessed by all banks in Indonesia that has been registered in SID Bank Indonesia.

**c. Factors that Affecting Non Performing Financing**

In the run-party financing by financial institutions such as Islamic banks, of course, need to be considered carefully by the bank financing agreement procedure how it was made and executed, because if it does not run in accordance with the procedure, will have negative consequences, and will cause problems in the financing. In conducting its operations in sharia banking in providing financing to prospective customers have assessment analysis in accordance with regulation [6] that concerning Islamic banking, explains that Islamic banks shall be assessed in the disbursement of funds (provision of financing) is to assess against nature (character), ability (capacity), capital, collateral / guarantee (collateral ) as well as the business prospects of a prospective customer financing receiver.

In general, the factors that influence and lead to problematic financing are as follows:

1. Factors of the debtor

Factors of this debtor, can be called also the factor of the customer itself, in this case explained that each customer or debiur have different qualities and characters between one customer with other customers.

a. Character of Debtor's Customer

Not all debtors have good faith when applying for credit or when credit is given. Bad faith is indeed difficult to know and analyzed by the bank, because it is about moral or moral matters from the debtor. It could be that the debtor when applying for a loan cover up the financial dilapidation of his company and only expect fresh funds from the bank, or the debtor providing false financial data or various other actions.

b. Comparison of Capital Level with Debt

Aspects of capital or capital as a contribution of wealth (equity) by the owner of the company and its ratio of debt (leverage). This is seen as a good bankruptcy predictor. High leverage is seen as having a greater probability of bankruptcy.

2. Factors of creditors

a. Level of Warranty Amount

Various provisions of the legislation that became the corridor for banks in conducting business activities channeling of funds. As with the provisions concerning the maximum crediting or BMPK limits, the lending ratio is viewed from the value of collateral granted and various other rules. Sometimes officers and credit decision makers do not pay attention to this, where to pursue targets, banks are very aggressive to channel funds without considering the risk factors that can arise at any time.

**d. Accounting Sharia**

Accounting for Islamic Banking and Islamic financial institutions specifically discussed in SFAS No. 101 to PSAK No. SFAS 108. Where it specifically aims to regulate the accounting treatment (recognition, measurement, presentation and disclosure) special transaction relating to the activities of Islamic banks and other Islamic financial institutions. IAS is applied to Islamic banks, rural banks sharia, and sharia branches of conventional banks operating in Indonesia.

**e. PSAK 101 (Presentation of Sharia Financial Statements)**

Sharia Financial Statement is a financial statement made by Islamic entities to be used as a comparison either with previous financial statements or other financial statements [7]. Complete financial statements consist of:

a. Balance Sheet

b. Income statement

c. Lapaoran Cash Flow

d. Equity Change Report

e. Source Report and Use of Zakat Funds

f. Report on the Source and Use of the Benevolent Fund

g. Notes to Financial Statements

The principle of universalism in PSAK 101 in its scope where the financial statements can be used for the common needs of all interested parties engaged in sharia transactions. This is in accordance with PSAK 101 Prgf.4: General purpose financial statements are financial statements shown to meet the common needs of most report users. General purpose financial statements include financial statements presented separately or presented in public documents such as the annual report / prospectus. This statement also applies to the consolidated financial statements.

Sharia banking transactions can also be made in foreign currency / foreign nationals without exception. This shows the principle of universalism in Islamic banking transactions. As in PSAK 101 which states that for each type of funding instruments in foreign currency, sharia entity must disclose the following information:

- a. the general characteristics of each lending instrument include information on profit / profit / margin / ujroh ratio and investor name.
- b. No. minimal value in a foreign currency, term, maturity date, repayment schedule and payment.
- c. the conversion basis becomes another effect if the funding instrument can be converted.
- d. the exchange rate used at the balance sheet date
- e. guarantee
- f. other important things.

## **1.2 Research Objectives**

The objective of the research is to identify the factors that directly or indirectly affect in the handling of the non performing finance. The results of this study are expected to investigate key factors or key actors in the handling of the non performing finance and the quality of financing

## **1.3 Research Methodology and Data Analysis**

### **Types of research**

The type of this research is a case study. A case study is an in-depth exploration of a bound system (eg, activities, events, processes, or individuals) based on extensive data collection. Case studies involve case investigations, which may be defined as a restricted entity or study object, or separate for research in terms of time, place, or physical boundaries. It is important to understand that cases can be individuals, programs, activities, or groups. Once the case is clearly defined, researchers investigate in depth, usually using several methods of data collection, such as interviews, field observations, and documentation. A conceptual framework for the case study is that by collecting in-depth information about the case, researchers will reach a deep understanding of the case, whether the case was ad ne of an individual or group.

### **Data source**

The main data in qualitative research is words, and actions, the rest is additional data such as documents. Basically, the data source is divided into two primary data sources and secondary data sources. Primary data source is a data source that's directly give the data to the data collector. Primary data in this study were employees of Bank Syariah Mandiri Area Jember. Secondary data source is a data source that does not directly provide data to data collectors, for example through others or through documents. In this case we take the data from Monthly Performance Report of Bank Syariah Mandiri Area Jember in 2016.

### **Data collection technique**

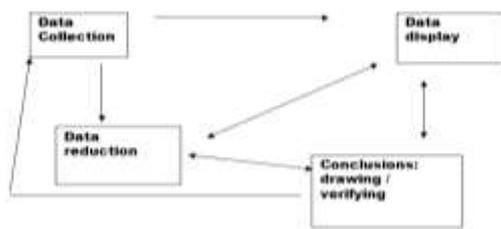
Mechanical collecting data is done by documentation, observation and interview. An observation method is a technique or approach to obtain primary data by means of directly observing the object data. Ordinary observation is defined as the systematic observation and recording of the above phenomena studied. Observations by the author here is by direct observation of the financing of operational activities, accounting and internal audit at Bank Syariah Mandiri Area Jember more particularly about handling the financing problems in the billing section.

Interview (interview) is two directions communicate to get data from respondents. Interviews can be structured or unstructured, and can be done face to face (face to face) or by using the telephone. In this study, the authors collected data by conducting a question and answer to the employees of Bank Syariah Mandiri Area Jember on handling financing problems.

### **Data analysis technique**

Data analysis phase is the stage to collect and organize systematically record the result of interview and documentation. The data collected will be analyzed qualitatively. This study was conducted to explore and provide more detailed description of the factors that cause, accounting procedures and the role of internal audit and how the handling of financing problems at Bank Syariah Mandiri Area Jember, any strategy that does and its implementation in the field. Miles and Huberman suggests that activity in the qualitative data analysis performed interactively and continues over at every stage of research so as to completion and its data until saturated [8].

Data analysis techniques used in this research is to follow the concept given Miles and Huberman [9]. Activities in the data analysis in this concept is the data Collection, data reduction, display data, and conclusion drawing. Data analysis techniques Miles and Huberman can be described as follows:



Source: (Miles &Huberman, 1994)

#### **1.4 Findings and Interpretation**

According to Dictionary of Bank Indonesia, non-performing loan (NPL) or the also called Islamic banking non performing financing (NPF) is a non-performing loans consist of loans classified as less current, doubtful and loss. Non performing financing (NPF) ratio shows the ability of the collectibility of a bank in collecting back of financing issued by the bank until paid off. NPF is the percentage of non-performing loans (criteria less current, doubtful, and loss) to total bank issued financing. NPF has a negative correlation with the financing supply.

By most central banks, non performing financing classified as bank assets with doubtful collectibility. To maintain the security of depositors funds, the central bank requires commercial banks to provide reserves for credit losses problematic. Thus, the greater the amount of nonperforming loans held by banks, the greater the amount of reserve funds that must be provided immediately, as well as the greater the costs they should bear to make the reserve funds. Of course this affects the profitability of the bank's business

Bank Syariah Mandiri Area Jember Office was established since 2004, where Area Jember supervises several branches, namely main Branch of Jember, Branch of Balung, Branch of Banyuwangi, Branch of Genteng, Branch of Rogojampi, Branch of Bondowoso, Branch of Situbondo, Branch of Probolinggo and Branch of Lumajang. Until now the amount of financing provided approximately 350 billion in the form of financing Murabaha, Musharaka, Mudaraba, Qardh, and Rahn. Many factors lead to financing problems are conducive in Bank Syariah Mandiri Area Jember, factors that cause this financing problem is because of the character of the customer, capital ratio (capital) to debt (leverage), as well as general economic conditions such as rising prices of goods prices and declining purchasing power.

##### **1. The cause of problem financing**

Some things which cause financing problems at Bank Syariah Mandiri Area Jembers, among others:

###### **a. Internal factors**

Factors originating from the bank, namely:

- 1) Less understanding of the background of the prospective customer
- 2) Weakness in financing analysis
- 3) Weakness in the fulfillment of financing documents
- 4) Less evaluation on customer's business location
- 5) The calculation of working capital is not based on the business of the customer
- 6) The bank's negligence / employee lacks prudent principles
- 7) An overly optimistic guarantee assessment

Factors derived from the customer, namely:

- 1) The deliberate element of the customer to not pay (the character of the customer is not good), meaning the customer deliberately do not want to pay its obligations to the bank so that the financing provided by itself becomes stuck.
- 2) Element of chance, meaning that customers are willing to pay, but was unable to because the business is bankruptcy or affected by global condition of economic in Indonesia.
- 3) Another factor is that customers are less trustworthy in using financing funds from banks. Financing funds are not used properly (eg productive financing is used for consumptive purposes).

###### **b. External factors:**

- 1) Changes in national economic conditions
- 2) Changes in regulatory / policy government
- 3) Natural disasters

##### **2. The Efforts to solve non performing financing**

Bank Syariah Mandiri perform several procedures to solve problematic financing, conducted through several efforts as follows:

1. Intensive Collection.
2. Giving notification of arrears, SP I, SP II and SP III
3. Offers restructuring, which can include remapping, rescheduling and reconditioning in accordance with the conditions and the ability of customers
4. Repayment with margin discount offer and abolition of fines
5. Collateral sale by voluntary
6. Write off
7. Collateral Sale by auction

Every effort in the settlement of problematic financing in Bank Syariah Mandiri Area Jember through a long process and measurable procedures. This is because each procedure is unique and requires different treatment from other procedures.

Following is a description of progress of non performing financing handling at Bank Syariah Mandiri Area Jember during 2016, we describe in table as follows:

<b>NO</b>	<b>BULAN</b>	<b>% NPF</b>
1	Januari	9,73%
2	Februari	10,36%
3	Maret	8,61%
4	April	8,45%
5	Mei	8,04%
6	Juni	7,95%
7	Juli	7,80%
8	Agustus	7,41%
9	September	6,67%
10	Oktober	4,51%
11	Nopember	2,56%
12	Desember	2,59%

Source: (Bank Syariah Mandiri Jember, 2016)

From the above table we can see that the Bank Syariah Mandiri Area Jember successful in reducing the absolute NPF 9.37% at the beginning of January 2016 to 2.59%. In accordance with Bank Indonesia Regulation [10] that concerning the rating System for Commercial Bank, established that the ratio of non-performing loans (NPL / NPF) is 5%. The decline in NPF figures shows that Bank Syariah Mandiri Area Jember is categorized as very successful and is the best line in the category of NPF settlement in Bank Syariah Mandiri nationally.

This paper conclude that factors causing financing problems at Bank Syariah Mandiri area Jember is partly is weakness of implementation of the monitoring system of financing, customers are not earnest in repayment financing, customers lie in the field financing, while for in productive financing Small segment, the Business Banking and Micro major cause almost the same during the years 2015-2016 the sluggish national economy decrease the purchasing power of people so that customer revenue decrease and the customer's business does not develop.

Completion of financing problems at Bank Syariah Mandiri area Jember is partly by way of intensive collection efforts, restructuring (including rescheduling, requirement back/ reconditioning), repayment of the discount margin, write-offs, voluntarily sale of collateral and final attempt is auction guarantee. Where the biggest portion of the drop in the NPF is a program of restructuring and write-offs, as well as the repayment by offering discount margin.

The function of accounting in this case is to present accurate data and figures related to financing information. Data such in the form of data in total financing outstanding, outstanding financing problems, reserves receivables and corporate profits as well as the contribution margin. Accounting data will be used in decision making related to write off, restructuring, and repayment with the discount margin. While the function of internal auditors here is to ensure that the process of financing to customers and the completion of problematic financing is in accordance with the procedures.

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